

United States Bankruptcy Court

Eastern District of Tennessee

In re:

Elizabeth Ann Campbell
Debtor

Case No. 22-51238-RRM
Chapter 7

District/off: 0649-2

User: admin

Page 1 of 3

Date Rcvd: Apr 05, 2023

Form ID: 318

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

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Page 1 of 3

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Elizabeth Ann Campbell, 1390 Milligan Highway, Johnson City, TN 37601-5520 |
| 13395218 | + Bk Of Mo, Po Box 85710, Sioux Falls, SD 57118-5710 |
| 13395222 | + Credit Accepcentce Corp., 961 E Main St, Spartanburg, SC 29302-2185 |
| 13395227 | + Dp Of Educ, Po Box 5609, Greenville, TX 75403-5609 |
| 13395228 | + Dpt Ed/aidv, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 13395233 | + FSNB, 2500 W. Stone Dr., Kingsport, TN 37660-2356 |
| 13395234 | + John Campbell, 1390 Milligan Highway, Johnson City, TN 37601-5520 |
| 13395240 | + Tn Child Support, 400 Deadrick, Nashville, TN 37219 |
| 13395241 | + U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + EDI: AISACG.COM | Apr 05 2023 23:45:00 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + EDI: AISACG.COM | Apr 05 2023 23:45:00 | Nuvell Credit Company, c/o AIS Portfolio Services,, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 13395216 | + EDI: CINGMIDLAND.COM | Apr 05 2023 23:45:00 | AT&T, 208 S Akard St, Dallas, TX 75202-4206 |
| 13395698 | EDI: ATLASACQU | Apr 05 2023 23:45:00 | Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666 |
| 13395212 | + Email/Text: bankruptcynotices@aarons.com | Apr 05 2023 19:53:00 | Aaron Rentals, 400 Galleria Pkwy, Atlanta, GA 30339-5980 |
| 13395213 | + Email/Text: mnapoletano@ars-llc.biz | Apr 05 2023 19:53:00 | Ability Recovery Services, Pob 4031, Wyoming, PA 18644-0031 |
| 13395214 | + Email/Text: bankruptcy@acimacredit.com | Apr 05 2023 19:53:00 | Acima Digital Fka Simp, 9815 S Monroe St Fl 4, Sandy, UT 84070-4384 |
| 13395215 | + EDI: CAPIO.COM | Apr 05 2023 23:45:00 | Assetcare LLC, Lee Morris, P.O. Box 120540, Dallas, TX 75312-0540 |
| 13395219 | + EDI: CAPITALONE.COM | Apr 05 2023 23:45:00 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 13395220 | + EDI: PHINGENESIS | Apr 05 2023 23:45:00 | Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499 |
| 13437134 | + EDI: BASSASSOC.COM | Apr 05 2023 23:45:00 | Collins Asset Group LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083 |
| 13395223 | + EDI: CCS.COM | Apr 05 2023 23:45:00 | Credit Collection Svcs, Po Box 447, Norwood, MA 02062-0447 |

District/off: 0649-2

User: admin

Page 2 of 3

Date Rcvd: Apr 05, 2023

Form ID: 318

Total Noticed: 37

| | | | |
|----------|---|----------------------|--|
| 13395224 | + Email/PDF: creditonebknotifications@resurgent.com | Apr 05 2023 20:01:57 | Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872 |
| 13395226 | + Email/Text: electronicbkydocs@nelnet.net | Apr 05 2023 19:52:00 | Deptelnnet, Po Box 82561, Lincoln, NE 68501-2561 |
| 13395228 | + EDI: MAXMSAIDV | Apr 05 2023 23:45:00 | Dpt Ed/aidv, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 13395229 | + Email/Text: ecuasset@ecu.org | Apr 05 2023 19:52:00 | ECU, P.O. Box 1989, Kingsport, TN 37662-1989 |
| 13395230 | + Email/Text: EBN@edfinancial.com | Apr 05 2023 19:52:00 | Edfinancialsra, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359 |
| 13395231 | + EDI: AMINFOFP.COM | Apr 05 2023 23:45:00 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 13395232 | + Email/Text: bankruptcy@flagshipcredit.com | Apr 05 2023 19:52:00 | Flagship Credit Acceptance, Po Box 3807, Coppell, TX 75019-5877 |
| 13395235 | + Email/PDF: resurgentbknotifications@resurgent.com | Apr 05 2023 20:02:01 | Lvny Funding Llc, C/o Resurgent Capital Services, 55 Beattie Pl, Greenville, SC 29601-5115 |
| 13395236 | + Email/PDF: resurgentbknotifications@resurgent.com | Apr 05 2023 20:01:57 | Resurgent Capital Services, P.O. Box 10497, Greenville, SC 29603-0497 |
| 13395221 | Email/Text: smbk@heightsfinance.com | Apr 05 2023 19:52:00 | Covington, Po Box 1947, Greenville, SC 29602 |
| 13395237 | + Email/Text: info@scacollections.com | Apr 05 2023 19:53:00 | Sca Collections Greenv, 300 E Arlington Bd, Greenville, NC 27858-5043 |
| 13395238 | + Email/Text: cs@securitycreditservicesllc.com | Apr 05 2023 19:52:00 | Securitycred, 306 Enterprise Drive, Oxford, MS 38655-2762 |
| 13395239 | + EDI: CBS7AVE | Apr 05 2023 23:45:00 | Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364 |
| 13395242 | + EDI: VERIZONCOMB.COM | Apr 05 2023 23:45:00 | Verizon Wireless, National Recovery Operations, 1095 Avenue of the Americas, New York, NY 10036-6797 |
| 13395217 | Email/Text: bali@badcock.com | Apr 05 2023 19:52:00 | Badcock, P.O. Box 497, Mulberry, FL 33860 |
| 13395243 | Email/Text: bankruptcytn@wakeassoc.com | Apr 05 2023 19:52:00 | Wakefield & Associates, Po Box 50250, Knoxville, TN 37950 |
| 13395244 | + EDI: BLUESTEM | Apr 05 2023 23:45:00 | Webbank/fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120 |

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 13395225 | | Department of Revenue |
| cr | *P++ | ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666 |
| cr | *+ | Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083 |
| cr | *+ | Flagship Credit Acceptance, P.O. Box 3807, Coppell, TX 75019-5877 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0649-2

User: admin

Page 3 of 3

Date Rcvd: Apr 05, 2023

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2023 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

| | |
|---------------------|--|
| Christina Stapleton | on behalf of Debtor Elizabeth Ann Campbell Christina@lawwithchristina.com r53328@notify.bestcase.com |
|---------------------|--|

| | |
|----------------|--------------------------------------|
| David H. Jones | dhjones0208@aol.com tn38@ecfcbis.com |
|----------------|--------------------------------------|

| | |
|---------------|---|
| Patti H. Bass | on behalf of Creditor Collins Asset Group LLC ecf@bass-associates.com |
|---------------|---|

| | |
|-----------------------|-------------------------------|
| United States Trustee | Ustpregion08.kx.ecf@usdoj.gov |
|-----------------------|-------------------------------|

TOTAL: 4

Information to identify the case:

| | | | |
|--|----------------------------------|-------------|--|
| Debtor 1 | Elizabeth Ann Campbell | | Social Security number or ITIN xxx-xx-4916 |
| | First Name | Middle Name | EIN _____ |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | | Social Security number or ITIN _____ |
| | First Name | Middle Name | EIN _____ |
| United States Bankruptcy Court Eastern District of Tennessee | | | |
| Case number: 2:22-bk-51238-RRM | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth Ann Campbell

4/5/23

By the court: Rachel Ralston Mancl
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.